

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

In re:

Case Number 11-36863-KRH
Chapter 13

Carolyn Elizabeth Smithers

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1328 (form attached) as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: September 25, 2014

William C. Redden , Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Carolyn Elizabeth Smithers
 Debtor

Case No. 11-36863-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: ntc4008

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 Total Noticed: 44

Date Rcvd: Sep 25, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2014.

db +Carolyn Elizabeth Smithers, 3019 Kelrae Dr., Richmond, VA 23234-2019
 aty +Deanna H Hathaway, Hathaway Adair, 3412 Cutshaw Ave, Richmond, VA 23230-5014
 cr +Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser, c/o Peter S. Lake, Esquire,
 192 Ballard Court, Suite 400, Virginia Beach, VA 23462-6538
 10793440 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services, Inc., PO Box 183853,
 Arlington TX 76096)
 10779112 AmeriCredit Financial Services, PO Box 181145, Arlington, TX 76096-1145
 10779131 +AmeriCredit Financial Services, Inc., M. Richard Epps, P.C., 605 Lynnhaven Pkwy #200,
 Virginia Beach, VA 23452-7484
 10779113 +Ashley Furniture, 6312 W Broad St, Richmond, VA 23230-2010
 10779114 +Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
 10924790 +Bill Me Later c/o Scott Livingston, 101 Schilling Road, Suite 40,
 Hunt Valley, MD 21031-1104
 10917260 Boleman Law Firm, P.C., P.O. Box 11588, Richmond, VA 23230-1588
 10808618 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 10779115 Credit First Nat'l Assoc, BK 13 Credit Operations, PO Box 818011,
 Cleveland, OH 44181-8011
 10779117 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Customer Service, PO Box 81577,
 Austin, TX 78708-1577)
 10779118 +DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218
 10779116 +Darrell Drinkwater, Re: Americredit Financial Svcs, 605 Lynnhaven Pkwy, Ste 100,
 Virginia Beach, VA 23452-7447
 10798012 +Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 10779124 +George Smithers, 3019 Kelrae Dr., Richmond, VA 23234-2019
 10779126 +HSBC/SAKS, 12 E 49th St, New York, NY 10017-1028
 10788485 +M. Richard Epps, P.C., Re: Americredit, 605 Lynnhaven Pkwy #200, VA Beach, VA 23452-7484
 10977413 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541)
 10781449 +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430
 10779132 +Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697
 11951589 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Sep 26 2014 02:19:26 Capital One, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 cr E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:24:29
 GE Capital Retail Bank c/o Recovery Management Sys, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 cr +E-mail/PDF: rmscedirecoverycorp.com Sep 26 2014 02:23:37
 Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
 11283723 +E-mail/Text: bnc@bass-associates.com Sep 26 2014 02:19:25 Capital One, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 11015699 E-mail/PDF: resurgentbknofifications@resurgent.com Sep 26 2014 02:25:42
 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,
 Greenville, SC 29603-0390
 10956843 E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:24:29 GE Capital Retail Bank,
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 11332722 E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:24:29 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 10779119 E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:25:32 GECRB/Ashley Furniture,
 P.O. Box 960061, Orlando, FL 32896-0061
 10779120 +E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:25:32 GECRB/Dillards, P.O. Box 965005,
 Orlando, FL 32896-5005
 10779121 +E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:25:32 GECRB/HHGR, P.O. Box 981439,
 El Paso, TX 79998-1439
 10779122 +E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:25:32 GECRB/JCP, Re: Bankruptcy,
 PO Box 103104, Roswell, GA 30076-9104
 10779123 +E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:23:33 GECRB/LOWE, P.O. Box 981400,
 El Paso, TX 79998-1400
 10779125 +E-mail/PDF: gecsedirecoverycorp.com Sep 26 2014 02:25:32 HH Gregg, PO Box 965036,
 Orlando, FL 32896-5036
 11027932 +E-mail/Text: bnc@bass-associates.com Sep 26 2014 02:19:26 HSBC Bank Nevada, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 10779127 E-mail/Text: cio.bncmail@irs.gov Sep 26 2014 02:19:50 Department of the Treasury,
 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
 11279664 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 26 2014 02:24:15
 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
 Oklahoma City, OK 73126-9093

District/off: 0422-7

User: baumgartn
Form ID: ntc4008

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Total Noticed: 44

Date Rcvd: Sep 25, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

10779130 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 26 2014 02:19:41 Kohl's - Recovery,
Attn: Bankruptcy Dept, P.O. Box 3004, Milwaukee, WI 53201-3004
11029653 +E-mail/Text: bknotice@ncmlc.com Sep 26 2014 02:20:49 National Capital Management, LLC,
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
10779111 +E-mail/Text: ustpreregion04.rh.ecf@usdoj.gov Sep 26 2014 02:20:27 Office of the US Trustee,
701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
11051067 E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2014 02:25:37
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
11745094 +E-mail/Text: bnc@bass-associates.com Sep 26 2014 02:19:26 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
cr* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
TUCSON, AZ 85712-1083
10791305* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 400 N. 8th St., Box 76, Stop Room 898,
Richmond, VA 23219-0000)
10779129* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Proceedings & Insolvencies,
P.O. Box 21126, Philadelphia, PA 19114-0326)
10779128* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
10991245* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
11332723* Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2014 at the address(es) listed below:

Deanna H. Hathaway on behalf of Debtor Carolyn Elizabeth Smithers ecf@hathawayadair.com,
hathawayadair@gmail.com
Deanna H. Hathaway on behalf of Attorney Deanna H Hathaway ecf@hathawayadair.com,
hathawayadair@gmail.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Peter S. Lake on behalf of Creditor Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services,
successor by merger to Wells Fargo Dealer Services, Inc. fka Wachovia Dealer Services, Inc.
pslake@lakelawfirm.org, loretta@lakelawfirm.org
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net

TOTAL: 5